

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/892,627 Confirmation No.: 5978  
Filed : June 28, 2001  
Applicants : Bill Kitchen et al.  
Title: : Check Metaphor for Electronic Payment Authorization  
TC/AU : 3696  
Examiner : Clement B. Graham  
Atty Docket No. : 23952-0037  
Customer No. : 72386

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AMENDMENT AND RESPONSE TO OFFICE ACTION

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir or Madam:

Responsive to the Non-final Office Action dated July 21, 2009, the Attorney for the Assignee submits the following amendments and remarks in conjunction with a Petition for a One Month Extension of Time and the appropriate fee. In light of these amendments and remarks, it is respectfully asserted that all of the claims of the patent application are patentable, and prompt allowance of the same is respectfully solicited.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.

The **Conclusion** begins on page 13 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on **November 19, 2009**.

  
Eva N. Mukasa